ATTORNEY As a below named/hyperated hereby declare that my residence, post office address and citizenship are as stated below next to my name; I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are isted below) of the subject matter which is claimed and for which a patent is sought on the invention (Design, if applicable) entitled:

SYSTEM FOR AUTHORIZING TRANSACTIONS USING SPECIALLY FORMATTED SMART CARDS

AU INURUZING TO ANTO A COM	White heart -
the specification of which (check one):	IONS USING SPECIALLY FORMATTED SMART CARDS
is attached hereto.	
was filed on: April 6, 2001 and (if applicable) was amended on:	as Application Serial No.: 09/828,714
Was filed on-	

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any a nertedy state that I have reviewed shall understand the coments of the above-inentified spectroanon, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, §1.56. I hereby claim foreign priority banefits under Title 35, United States Code §119 of any foreign application(s) for patental and the state of th or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date

	The state of the s	a more of surcinor & C	eruncate havi	ng a filing date
	PRIOR FOREIGN APPLICATION	(/e)		
Number	Country		PRIORITY	CLAIMED
N/A		Day/Month/Year Filed	Yes	No
I hereby claim the heading and				

I hereby claim the benefit under Title 35, United States Code, §119 (e) of any United States provisional application(s) listed below.

	application(s) listed below.
Application Number	Filing Date Stem December 1
	Status - Patented, Pending or Abandoned
Liberaty declare that all statements made by	

Liberchy declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of title 18 of the United States Code and that such willful false statements may jeopardize the

POWER OF ATTORNEY: I (We) hereby appoint as my (our) attorneys, with full powers of substitution and revocation, to prosecute this application and transact all business in the Patent and Trademark Office connected therewith: Dennis H. Lambert, Reg. No. 25,017

(we) authorize my(our) attractions any matter related livisional based thereon, and correspondence to:	ousiness in the Patent and Trademark Office countries in the Patent and Trademark Office countries to accept and follow instructions from to the preparation, examination, grant and maid any patent resulting therefrom, until I(we) or a DENMIS H. LAMBERT & ASSOCIATES 7000 View Park Drive Burke, VA 22015	
Full Name of First or Spie Image		

Full Name of First or Sale Inventor Bruce Ross	Citizenship
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September 17-2001	Sicrosure len 4/16
See following pages for	additional loint inventors